

Fig. 1
(Prior Art)

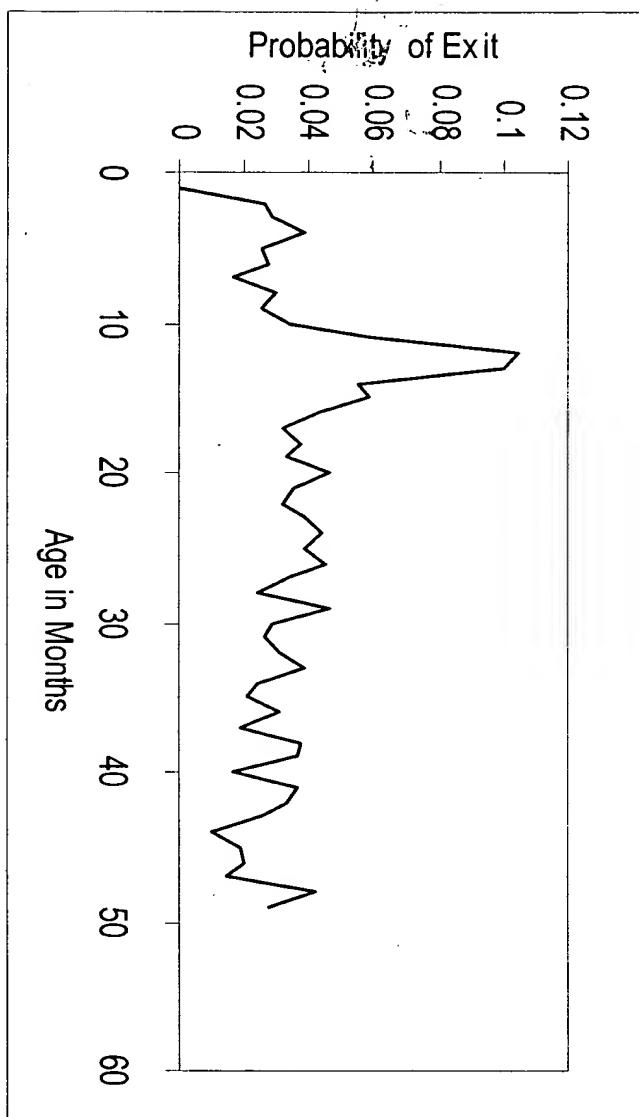


Fig. 1a

புதுதாலை தொழில்கள் மீது

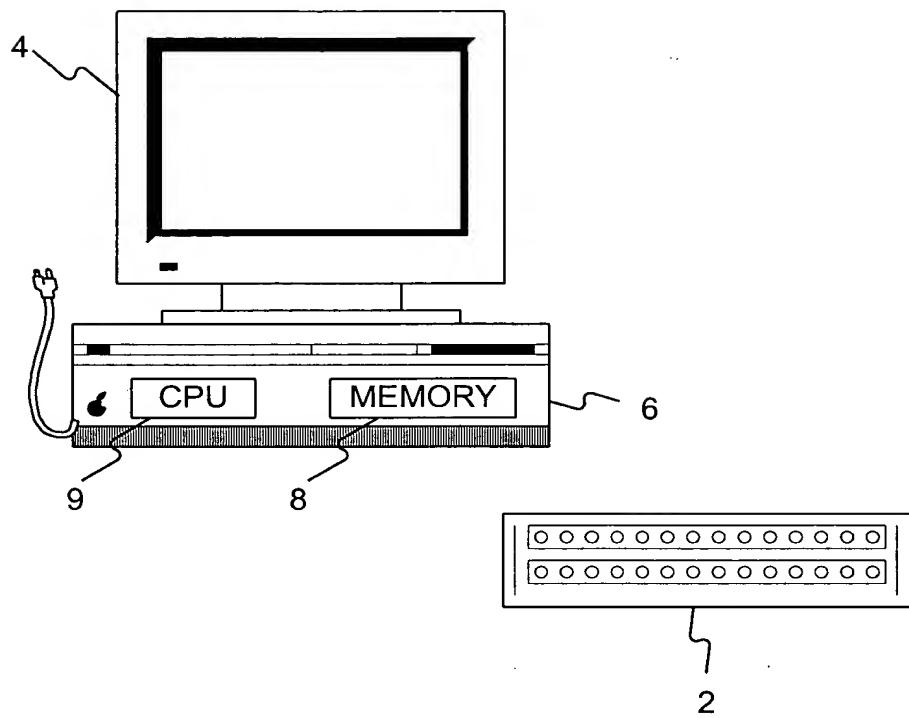
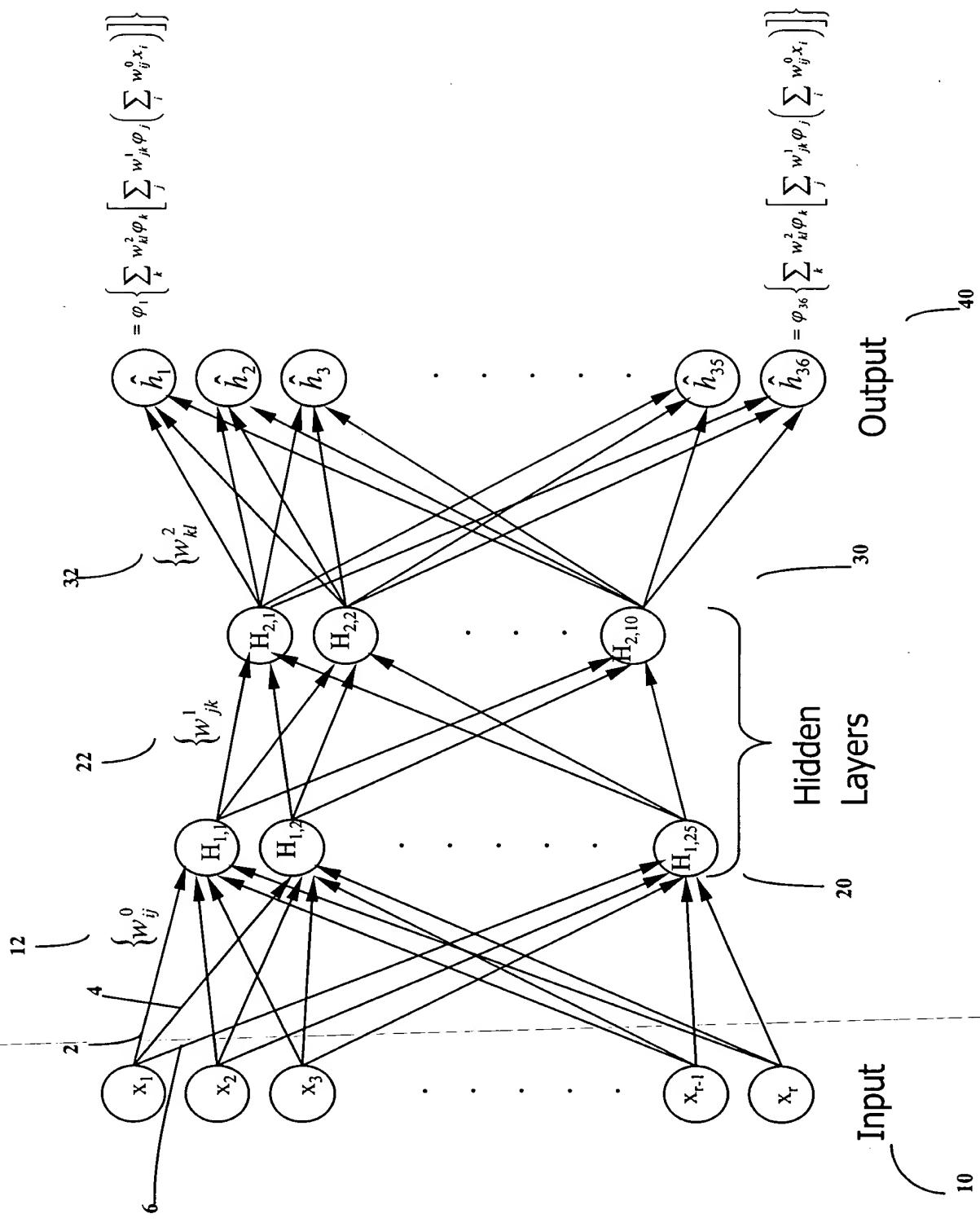


Fig. 2



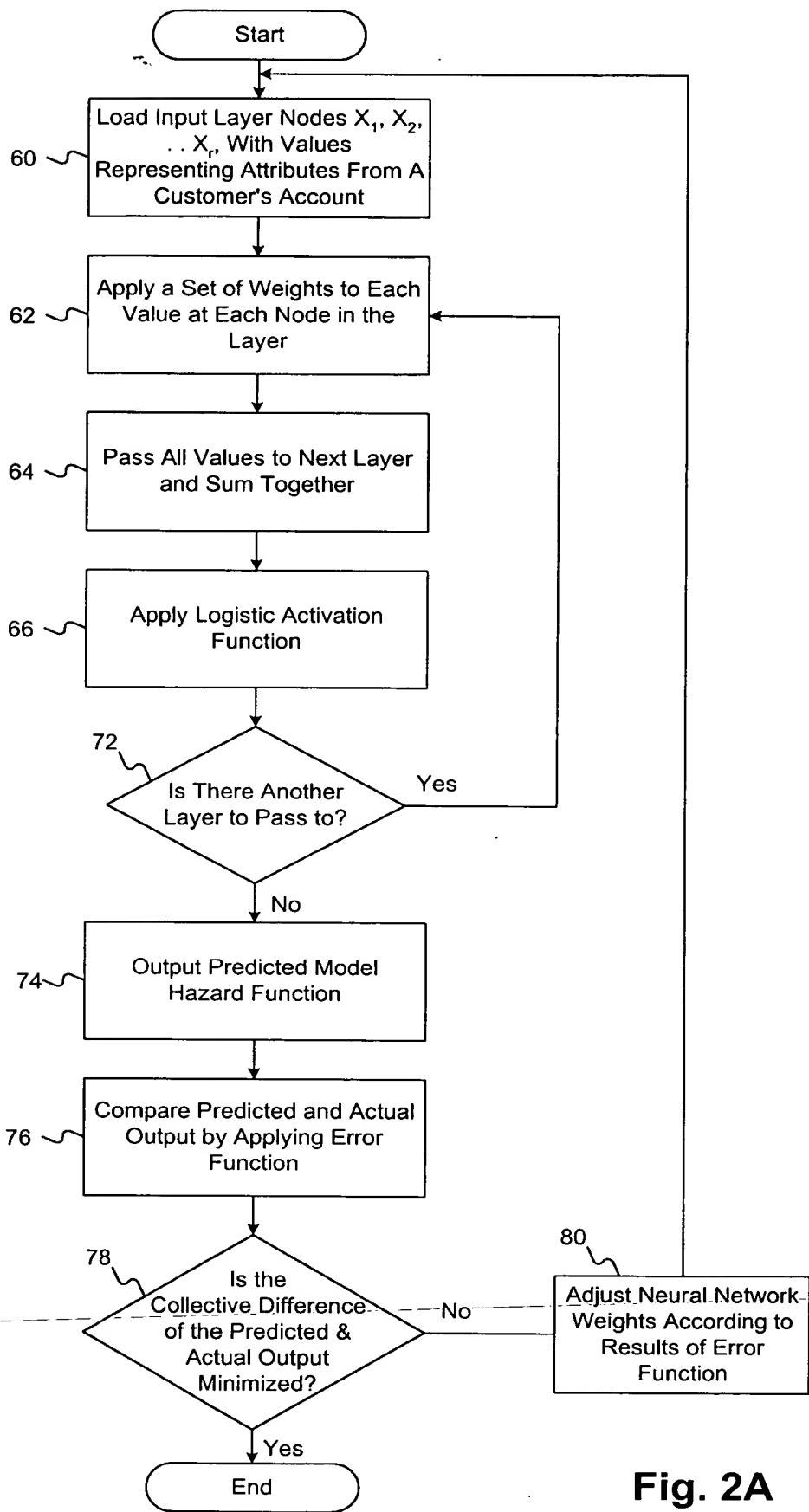
**Fig. 2A**

Fig. 3

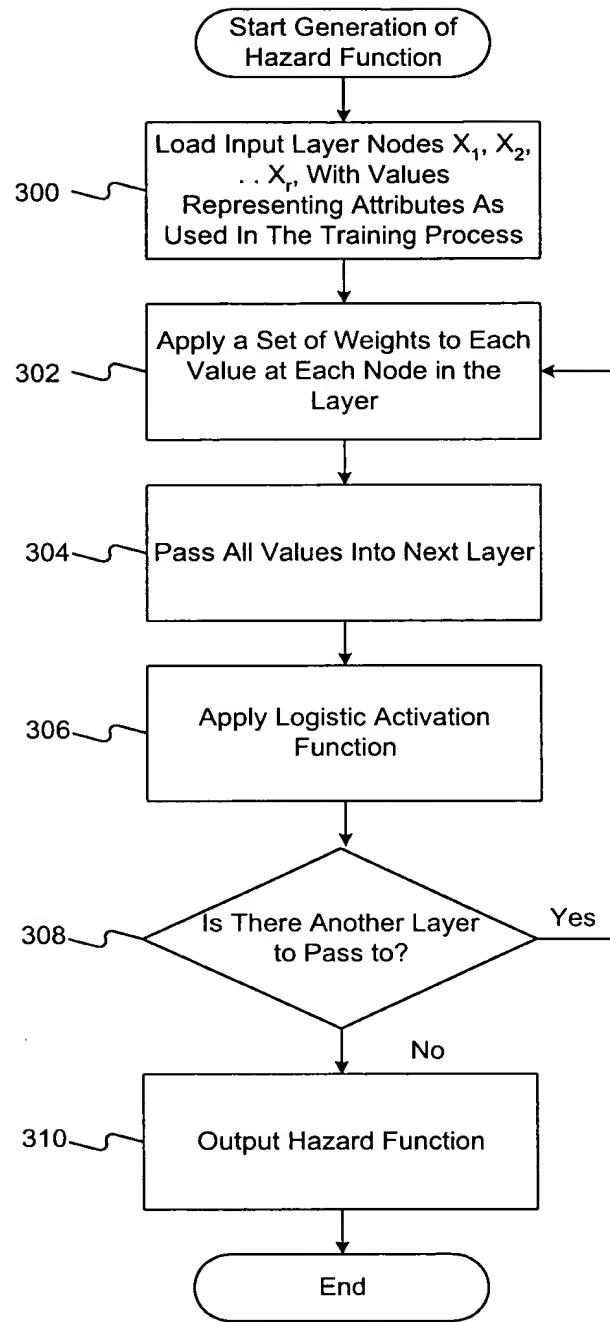
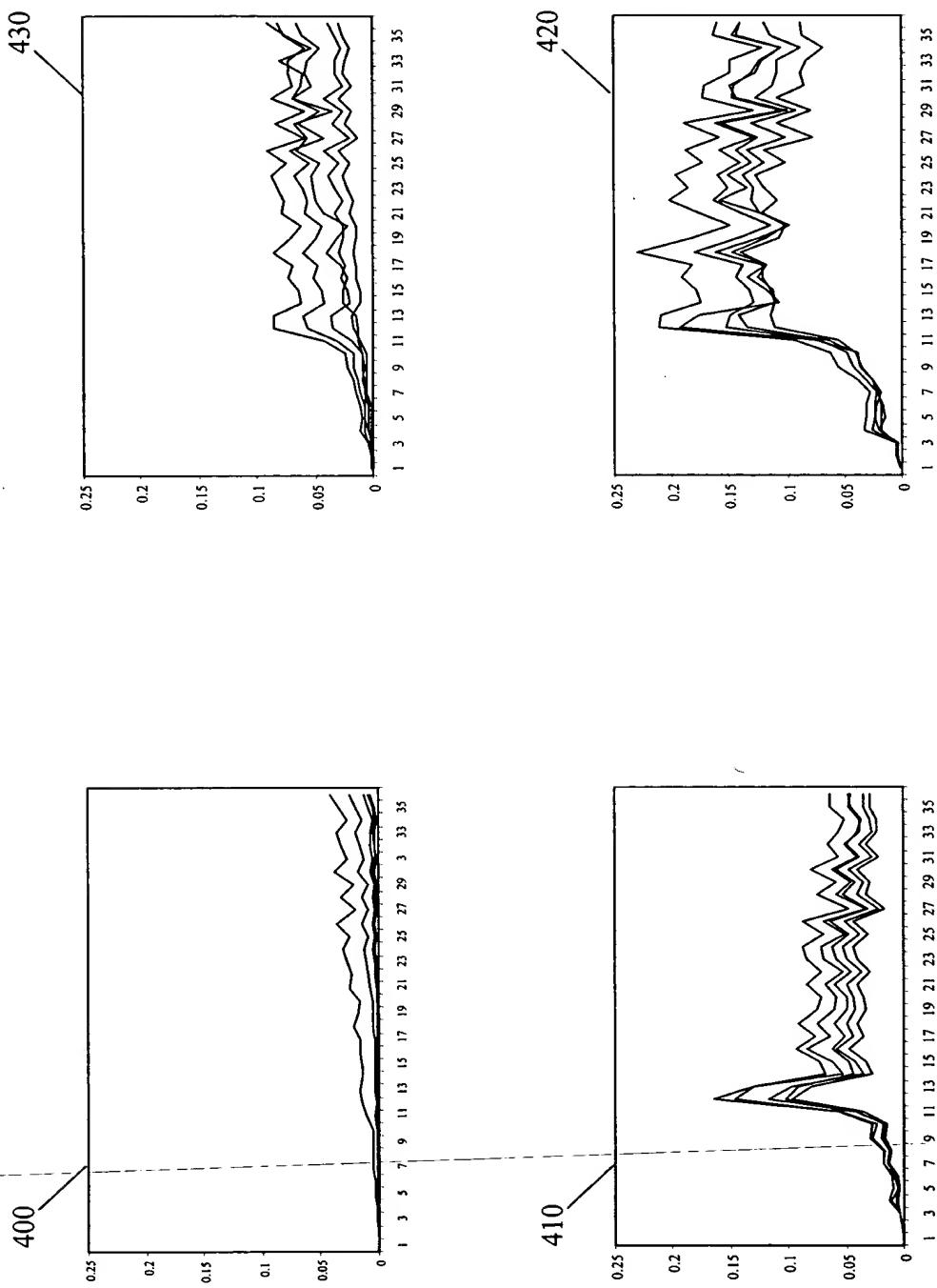
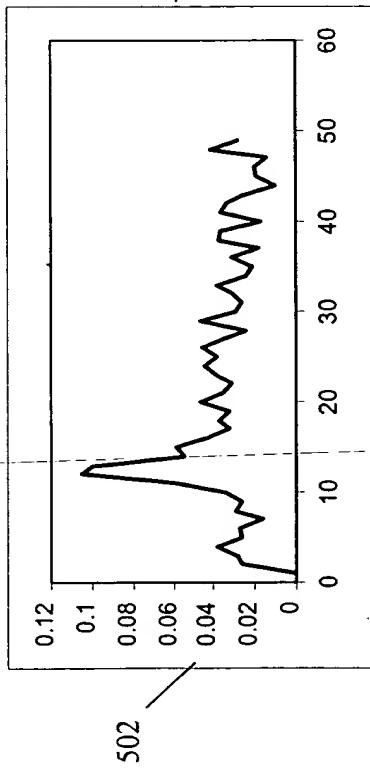


Fig. 4

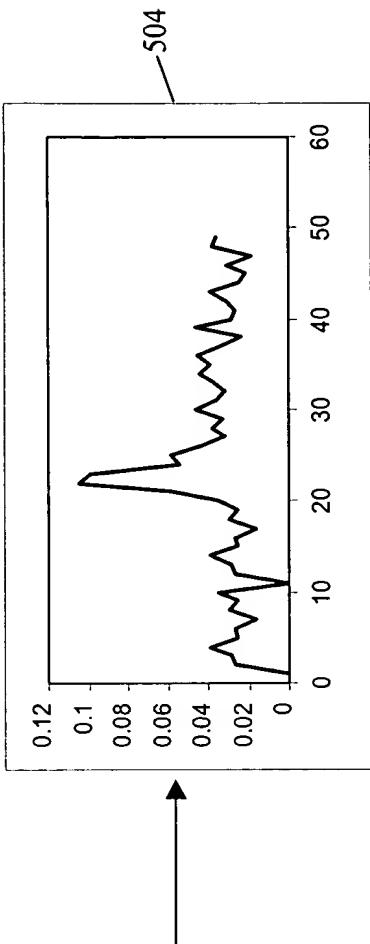


Gain in Lifetime value (GLTV)

Original Hazard



Renewed Hazard



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GLTV = Increase in Remaining Lifetime X Expected revenue
GLTV for Segment = \sum LTG for customers in segment

Fig. 5